**Slide 9: Depth of Understanding (10-15 seconds)**

*“Let’s continue with an overview of our depth of understanding of personal finance challenges and user expectations. We conducted extensive research, including a detailed survey, to ensure BudgetBuddy meets user needs effectively.”*

**Slide 10: Survey Results (1.5 minutes)**

“Our survey helped us gather valuable insights into user preferences:

* Out of total 40 responses, 35% of respondents said they would use a personal finance app daily, and 32.5% several times a week. This shows strong potential for frequent engagement.
* The most desired feature was expense tracking at 55%, followed by investment assistance at 15%.
* Financial literacy responses showed a wide gap: while 10.5% rated themselves a 5, another 29% rated themselves a 2, emphasizing the need for an app that educates users at all levels.

These findings highlight the demand for an app like *BudgetBuddy* that combines accessibility, education, and personalized tools.”

**Slide 11: Common Challenges and Market Needs (45 seconds)**

“Let’s dive deeper into the challenges our app aims to solve and the opportunities in the market:

**Challenges users face include:**

1. Manual data entry, which is tedious and error-prone.
2. A lack of real-time tracking and forecasting tools to aid financial planning.
3. Limited user engagement due to non-personalized insights that don’t drive action.

**Market needs emphasize:**

* Financial education tools to help users improve their financial habits.
* Platforms that are intuitive and accessible for all demographics.

**Industry pain points include:**

* **Privacy concerns:** Users often hesitate to share sensitive financial data. *BudgetBuddy* will ensure robust data security and user confidentiality.
* **Most finance apps lack personalization and** Generic financial advice doesn’t really work. We’re solving this with tailored insights and actionable suggestions for each user.

By addressing these areas, *BudgetBuddy* fills critical gaps in the market, ensuring both utility and engagement.”

### ****Slide 12: Timeline (10 seconds)****

"We have a structured timeline in place, outlining tasks like frontend and backend development, testing, user feedback, and final deployment. This ensures an organized approach to achieving our goals."

**Slide 13: Feasibility and Scalability (2 minutes)**

“Now let’s talk about why *BudgetBuddy* is both feasible and scalable:

**Feasibility:**

* We’ve ensured strong user engagement by prioritizing personalization and actionable insights.
* Development is cost-effective, leveraging open-source technologies and our team’s focused efforts.
* By analyzing data, we continuously refine features to meet user needs effectively.

**Scalability:**

* Though we rely less on third-party APIs, our architecture will support the integration of tools like budget templates or financial literacy modules.
* With localization options, *BudgetBuddy* can expand across different regions, adapting to diverse financial ecosystems.

**Market Analysis:**

* The global personal finance app market is growing at 15% annually, expected to reach $305 billion by 2025.
* Our app targets Millennials and Gen Z, offering AI-driven insights and personalization to stand out.
* 70% of startups in emerging markets struggle with financial management. BudgetBuddy can provide scalable tools for startups to manage their finances efficiently.

**Slides 14-17: Execution and Current Progress (1 minute)**

“Finally, let’s look at execution and our progress:

* **Frontend** will be Built with React.js, focusing on intuitive design and data visualization.
* Backend: will be Developed with Django or Flask for secure data management, avoiding heavy reliance on third-party APIs.
* Testing: Postman validates API endpoints for reliability
* Progress includes:
  + An **introductory website** to showcase the app.
  + Backend features like ‘what-if scenarios,’ offering personalized forecasts.
  + A **Figma design** that visualizes the app’s final look and user flow.

This ensures we have a strong foundation to bring *BudgetBuddy* to life and deliver a seamless user experience.”

**Closing (Transition to Next Speaker)**

“With our deep understanding of user needs, robust design, and significant progress, BudgetBuddy is well on its way to becoming a transformative financial management tool. Over to you Soumya”